

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In re: BRADLEY A. WADDELL § Case No. 09-75243  
TRONDIA D. WADDELL §  
§  
§  
§  
Debtors

## **CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/25/2009.
  - 2) The plan was confirmed on 05/14/2010.
  - 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 08/26/2011.
  - 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
  - 5) The case was completed on 02/28/2014.
  - 6) Number of months from filing or conversion to last payment: 51.
  - 7) Number of months case was pending: 53.
  - 8) Total value of assets abandoned by court order: NA.
  - 9) Total value of assets exempted: \$20,976.00.
  - 10) Amount of unsecured claims discharged without full payment: \$37,934.91.
  - 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 50,977.97
Less amount refunded to debtor	\$ 653.03
<b>NET RECEIPTS</b>	<b>\$ 50,324.94</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 3,500.00
Court Costs	\$ 0.00
Trustee Expenses & Compensation	\$ 2,951.50
Other	\$ 0.00
<b>TOTAL EXPENSES OF ADMINISTRATION</b>	<b>\$ 6,451.50</b>
Attorney fees paid and disclosed by debtor:	\$ 0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
BALSLEY & DAHLBERG LLP	Lgl	3,500.00	3,500.00	3,500.00	3,500.00	0.00
AMERICREDIT FINANCIAL	Sec	14,810.00	14,721.14	7,596.38	7,596.38	2,123.62
BAC HOME LOANS SERVICING LP	Sec	26,493.00	26,642.32	762.88	762.88	0.00
INTERNAL REVENUE SERVICE	Pri	15,746.00	13,292.00	13,292.00	13,292.00	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	2,454.00	2,454.00	2,454.00	0.00
APPLIED BANK	Uns	1,279.00	1,529.11	1,529.11	1,529.11	0.00
CAPITAL ONE BANK USA NA	Uns	698.32	801.66	801.66	801.66	0.00
CARDMEMBER SERVICE / CHASE	Uns	815.31	NA	NA	0.00	0.00
COMCAST	Uns	464.34	NA	NA	0.00	0.00
COMMONWEALTH EDISON	Uns	174.68	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT,	Uns	2,167.73	2,167.73	2,167.73	2,167.73	0.00
PRA RECEIVABLES MANAGEMENT,	Uns	3,568.48	3,460.75	3,460.75	3,460.75	0.00
PORTFOLIO RECOVERY	Uns	313.07	1,304.59	1,304.59	1,304.59	0.00
MERRICK BANK	Uns	1,635.77	1,846.70	1,846.70	1,846.70	0.00
MUTUAL MANAGEMENT SERVICES	Uns	1,461.11	1,303.24	1,303.24	1,303.24	0.00
NCO FINANCIAL SYSTEMS	Uns	970.03	NA	NA	0.00	0.00
NICOR GAS	Uns	292.01	161.06	161.06	161.06	0.00
PRA RECEIVABLES MANAGEMENT	Uns	637.48	691.10	691.10	691.10	0.00

**Scheduled Creditors:**

Creditor <u>Name</u>	Class	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
STATE FARM MUTUAL	Uns	35,510.55	NA	NA	0.00	0.00
MUTUAL MANAGEMENT SERVICES	Uns	840.77	1,050.96	1,050.96	1,050.96	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Uns	883.61	925.11	925.11	925.11	0.00
MIDLAND FUNDING LLC	Uns	414.11	612.34	612.34	612.34	0.00
PRA RECEIVABLES MANAGEMENT	Uns	296.14	332.94	332.94	332.94	0.00
PORTFOLIO RECOVERY	Uns	0.00	384.55	384.55	384.55	0.00
PRA RECEIVABLES MANAGEMENT	Uns	0.00	875.74	875.74	875.74	0.00
JEFFERSON CAPITAL SYSTEMS, LLC	Uns	0.00	196.98	196.98	196.98	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 762.88	\$ 762.88	\$ 0.00
Debt Secured by Vehicle	\$ 7,596.38	\$ 7,596.38	\$ 2,123.62
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	<b>\$ 8,359.26</b>	<b>\$ 8,359.26</b>	<b>\$ 2,123.62</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 13,292.00	\$ 13,292.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	<b>\$ 13,292.00</b>	<b>\$ 13,292.00</b>	<b>\$ 0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$ 20,098.56</b>	<b>\$ 20,098.56</b>	<b>\$ 0.00</b>

**Disbursements:**

Expenses of Administration	\$ 6,451.50
Disbursements to Creditors	\$ 43,873.44
<b>TOTAL DISBURSEMENTS:</b>	<b>\$ 50,324.94</b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 05/23/2014

By: /s/ Lydia S. Meyer  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.